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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
gover identif	the name that is on your nment-issued picture īcation (for example, Iriver's license or	Dean First name Harvey	First name
passp		Middle name	Middle name
identif	your picture iication to your meeting ne trustee.	Pope Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All ot	ther names you		
have years	used in the last 8	First name	First name
	e your married or names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - <u>9364</u>	XXX - XX
Indivi	er or federal dual Taxpayer fication number	OR	OR
identi	iicauoii fiuffiber	9 xx - xx	9 xx - xx

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Document Pope Dean Harvey Debtor 1 Case Number (if known) Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
and Empl Identifica (EIN) you the last 8	tion Numbers have used in	Business name Business name EIN EIN	I have not used any business names or EINs. Business name Business name EIN EIN
5. Where yo	ou live	24822 W. Orchard Place Number Street	If Debtor 2 lives at a different address: Number Street
		Round Lake IL 60073 City State ZIP Code LAKE County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street
		P.O. Box City State ZIP Code	P.O. Box City State ZIP Code
	are choosing ict to file for cy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

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Debtor 1 Dean Harvey Pope Pope Case Number (if known) Last Name

Pa	Tell the Court About You	r Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you		,		,	equired by 11 U.S.C. § 342(b) for Individuals page 1 and check the appropriate box.		
	are choosing to file	☐ Chap	ter 7					
	under	☐ Chapter 11						
		☐ Chapter 12						
		■ Chap	ter 13					
8.	How you will pay the fee	I nee Appli I requ By la less t	court for self, you slitting you a pre-prir d to pay cation for uest that w, a judgihan 150 he fee in	more details ab may pay with ca ur payment on y nted address. the fee in insta ir Individuals to it my fee be waiving ge may, but is no % of the official installments). If	liments. If you che Pay The Filing Fee ded (You may requion required to, wair poverty line that a	Please check with the clerk's office in your pay. Typically, if you are paying the fee ck, or money order. If your attorney is ttorney may pay with a credit card or check cose this option, sign and attach the e in Installments (Official Form 103A). Lest this option only if you are filing for Chapter 7. It is your fee, and may do so only if your income is pplies to your family size and you are unable to option, you must fill out the Application to Have the B) and file it with your petition.		
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District _	None	When	Case Number MM / DD / YYYY		
			District _	None	When	Case Number		
						WW/ 557 1111		
			District _		When	Case Number		
						WW/ DD/ TTTT		
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No				Relationship to you Case Number, if known MM / DD / YYYY		
	annate:					Relationship to you Case Number, if known		
						MM / DD / YYYY		
11.	Do you rent your residence?	■ No. □ Yes.	Go to lin Has you residence	ır landlord obtaine	d an eviction judgme	ent against you and do you want to stay in your		
			□Ye	o. Go to line 12. es. Fill out <i>Initial S</i> s bankruptcy petit		Eviction Judgment Against You (Form 101A) and file it with		

	Case 16-190	50 DOC	Document	Page 4 of 62	9:24 Desc Main	
Debtor	Dean First Name	Harvey Middle Name	Pope Last Name	Case Number (if kno	wn)	
	r list Haille	Wilddie Name	East Name			
Part	Report About Any Busin	nesses You Owi	n as a Sole Proprietor			
	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or	■ No. □ Yes.	Go to Part 4. Name and location of business Name of business, if any	3		
	LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street			
			City		State Zip Code	
			Check the appropriate box to	describe your business:		
			☐ Health Care Business (a	s defined in 11 U.S.C. § 101(27A))		
			☐ Single Asset Real Estate	e (as defined in 11 U.S.C. § 101(51B))		
			☐ Stockbroker (as defined	in 11 U.S.C. § 101(53A))		
			☐ Commodity Broker (as d	efined in 11 U.S.C. § 101(6))		
			■ None of the above			
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropria balance s document No. I	te deadlines. If you indicate that heet, statement of operations, cast do not exist, follow the proced am not filing under Chapter 11. am filing under Chapter 11, but the Bankruptcy Code.		st attach your most recent ix return or if any of these ding to the definition in	
			Bankruptcy Code.			
Par	t 4: Report if You Own or H	ave Any Hazard	ous Property or Any Property Tha	at Needs Immediate Attention		
14.	Do you own or have any property that poses or is alleged to pose a threat	■ No.	What is the hazard?			
	of imminent and indentifiable hazard to public health or safety?					
	Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		If immediate attention is needed	d, why is it needed?		
			Where is the property?Number	er Street		

City

State

ZIP Code

Debtor 1

Dean Harvey Document Pope

Page 5 of 62 Case Number (if known) _

Part 5:

Explain Your Efforts to

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

Debtor 1 Dean Document Page 6 of 62

Case Number (if known)

	First Name	Middle Name Last N	lame				
Pa	rt 6: Answer These Question	ns for Reporting Purposes					
16.	What kind of debts do you have?	as "incurred by an individed as "incurred by an individed as "No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primate money for a business or No. Go to line 16c. Yes. Go to line 17.	arily consumer debts? Consumer debts are dual primarily for a personal, family, or househor death of the desired debts? Business debts are deinvestment or through the operation of the business debts are deinvestment or through the operation of the business debts are deinvestment or through the operation of the business debts are not consumer debts or business debts.	ebts that you incurred to obtain iness or investment.			
17.	Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution	Yes. I am filing under Ch	er Chapter 7. Go to line 18. hapter 7. Do you estimate that after any exempenses are paid that funds will be available to dis				
	to unsecured creditors?						
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000			
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
Pa	rt 7: Sign Below						
For	you	correct. If I have chosen to file under C	and I declare under penalty of perjury that the in Chapter 7, I am aware that I may proceed, if eligns. I understand the relief available under each ch	gible, under Chapter 7, 11,12, or 13			
			and I did not pay or agree to pay someone who d and read the notice required by 11 U.S.C. § 3				
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
			tatement, concealing property, or obtaining mor sult in fines up to \$250,000, or imprisonment fo , and 3571.				
		/s/ Dean Harvey Posignature of Debtor 1		gnature of Debtor 2			
		Executed on06/08/2	2016 Ex	ecuted on			

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Debtor 1	Dean	Harvey	Document Pope	Page 7 of 62 Case Number (if known)
	First Name	Middle Name	Last Name	
_		I, the attorney for the	e debtor(s) named in this p	etition, declare that I have informed the debtor(s) about eligibility to

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Megan Dawn Hayes	Date	Date: 06/08/2	016
Signature of Attorney for Debtor	24.0	MM / DD / YYYY	,
Megan Dawn Hayes			
Printed name			-
Geraci Law L.L.C.			
Firm name			-
55 E. Monroe St., #3400			
Number Street			-
Number Street			
vuiliber Street			_
vuilibei Stieet			-
Chicago	IL	60603	-
Chicago	IL State	60603 ZIP Code	
	State		- acilaw.com
Chicago City Contact Phone 312-332-1800	State Email ad	ZIP Code	- acilaw.c <mark>o</mark> n
Chicago	State	ZIP Code	- acilaw.com

Fill in this information to identify your case:						
Debtor 1	Dean	Harvey	Pope			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court	for the : <u>NORTHERN</u> District of <u>II</u>	LLINOIS (State)			
Case Number			_			
(If known)						

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 11,000
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 210,813
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$ 221,813
Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$271,521
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$74,279
Part 8: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$5,201.72
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$3,725.00

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_ Case Number (if known) _ Debtor 1 Dean Harvey First Name Middle Name Last Name **EntriesDescription** <u>AssetsAmount</u> **LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$7,223.64 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 0.00

9g. Total. Add lines 9a through 9f.

ebtor 1 Dean			o of 62				
	На	rvey	Pope				
First Name	Middle	e Name	Last Name				
ebtor 2							
pouse, if filing) First Name	Middle	e Name	Last Name				
nited States Bankruptcy Court for	the : <u>NORTHE</u>	RN_ District	of <u>ILLINOIS</u> (State)				
ase Number			(State)			Check if this is a	an
f known)						amended filing	
icial Form 106A/I	<u>B</u>						
hedule A/B: Pro	-						40/
Tedule A/B: P10	perty						12/1
			her Real Esate You Own or Have an Interest In any residence, building, land, or similar property?				
Yes. Describe							
_			What is the property? Check all that apply.	Do not deduct	secured clair	ms or exemptions. P	ut
Adjacent to 24822 W. Orcha	rd Place		Single-family home		•	claims on Schedule s Secured by Proper	
Street address, if available, or oth	ner description		Duplex or multi-unit building				
			Condominium or cooperative	Current value entire propert		Current value of portion you ow	
			Manufactured or mobile home	on property	_		
Round Lake	IL .	60073	Land	\$	5,500.00	\$	5,500.0
City	State	ZIP Code	Investment property				
County			☐ Timeshare ☐ Other		_	our ownership	
County				· · · · · · · · · · · · · · · · · · ·		iple, tenancy by stat), if known.	
			Who has an interest in the property? Check one.	Vacant lot adia	acent to De	btor's residence.	
			Debtor 1 only Debtor 2 only				_
			Debtor 1 and Debtor 2 only	Check if t	his is a co	mmunity property	y
			At least one of the debtors and another	(see instru	uctions)		
			Other information you wish to add about this item	such as local			
			property identification number: 06-18-102				
			What is the manager 2 O' at all the said				
			What is the property? Check all that apply.			ns or exemptions. P claims on <i>Schedule</i>	
Adjacent to 24822 W. Orcha			Single-family home		•	s Secured by Proper	
Street address, if available, or oth	ner description		Duplex or multi-unit building				

property identification number: _

Other information you wish to add about this item, such as local

06-18-102-013

Who has an interest in the property? Check one.

Manufactured or mobile home

Investment property Timeshare

Debtor 1 only Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

60073 Land

Other _

ZIP Code

IL

State

Round Lake

City

County

entire property?

5,500.00

Describe the nature of your ownership

interest (such as fee simple, tenancy by the entireties, or a life estat), if known.

Vacant lot adjacent to Debtor's residence.

Check if this is a community property

(see instructions)

portion you own?

5,500.00

Debtor 1 Dean Case 16-19050 Doc 1 Filed 06/09/16 Entered 06/09/16 13:59:24 Desc Main Page 11 of 2 Desc Main Page 11 of 3 Desc Main Page 11 of 3 Desc Main Document Do

01. Do you own or have any legal or equitable interest in	any residence, building, land, or similar property?		
No.			
Yes. Describe			
	What is the property? Check all that apply.	Do not deduct secured claims or exemptions. Put	
24822 W. Orchard Place	Single-family home	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property	
Street address, if available, or other description	Duplex or multi-unit building	orealiers with thave claims decared by thoperty	
	Condominium or cooperative	Current value of the Current value of the	
	Manufactured or mobile home	entire property? portion you own?	
Round Lake IL 60073	Land	\$ 135,000.00 \$ 135,000.00	
City State ZIP Code	Investment property	· <u></u>	
	Timeshare	Describe the nature of your ownership	
County	Other	interest (such as fee simple, tenancy by	
	Who has an interest in the property? Check one.	the entireties, or a life estat), if known.	
	Debtor 1 only		
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	Check if this is a community property	
	At least one of the debtors and another	(see instructions)	
	Other information you wish to add about this item, such as	local	
	property identification number:		
2. Add the dellar value of the portion you come for all of the	nur entrice fre Port 1 including any entrice for many		
2. Add the dollar value of the portion you own for all of you have attached for Part 1. Write that number here	our entries fro Part 1, including any entries for pages	>	
you have allached for Fart 1. Write that humber here .		> \$146,000.00	

Official Form 106A/B Record # 710511 Schedule A/B: Property Page 2 of 8

Debtor 1

Dean

Case 16-19050 Doc 1

Desc Main

2,000.00

First Name **Describe Your Vehicles** Part 2: Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 03. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Yes. Describe..... Ford Make: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only F-150 Model: Creditors Who Have Claims Secured by Property Debtor 2 only 1993 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only portion you own? entire property? 159,000 Approximate Mileage: At least one of the debtors and another 1,500.00 Other information: Check if this is community property (see instructions) Ford Make: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Focus Model: Creditors Who Have Claims Secured by Property Debtor 2 only 2012 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? 40,000 Approximate Mileage: At least one of the debtors and another 10.000.00 10,000.00 Other information: Check if this is community property (see instructions) Make: Volkswagen Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Tiguan Model: Creditors Who Have Claims Secured by Property Debtor 2 only 2016 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only portion you own? entire property? 8,200 Approximate Mileage: At least one of the debtors and another 15,000.00 15.000.00 Other information: Check if this is community property (see Leased vehicle instructions) 04. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No. Yes. Describe..... 5. Add the dollar value of the portion you own for all of your entries fro Part 2, including any entries for pages \$ 26,500.00 you have attached for Part 2. Write that number here----**Describe Your Personal and Household Items** Part 3: Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Describe..... Yes. Furniture, linens, small appliances, table & chairs, bedroom set, lawn furniture \$2,000

	First Nar	me	Middle Name	Last Name	Paye 13 01 02			
07	Electronics							
07.	Examples:	Televisions and rad	dios; audio, video, stereo, and o including cell phones, cameras	digital equipment; computers, prin s, media players, games	ters, scanners; music			
	Yes.	Describe	4 TVs, computer, laptop, print	ter, cell phone		\$1,500	\$	1,500.00
08.	Collectible							
			nes; paintings, prints, or other a collections; other collections, m	artwork; books, pictures, or other a emorabilia, collectibles	art objects;			
	Yes.	Describe	Bobbleheads and cards			\$200	s	200.00
09.	Equipment	for sports and	hobbies				J Ψ	
	Examples:	Sports, photograph		equipment; bicycles, pool tables, g	olf clubs, skis; canoes			
	Yes.	Describe					\$	0.00
10.	Examples: I	Pistols, rifles, shoto	guns, ammunition, and related o	equipment				
	Yes.	Describe					\$	0.00
11.	Examples: I	Everyday clothes, t	furs, leather coats, designer we	ear, shoes, accessories				
	Yes.	Describe	Everyday clothes			\$250	\$	250.00
12.	Jewelry Examples: I gold, silver No.	Everyday jewelry, o	costume jewelry, engagement r	ings, wedding rings, heirloom jew	elry, watches, gems,			
	Yes.	Describe					\$	0.00
13.	Non-farm a Examples: I	i nimals Dogs, cats, birds, h	norses					
	Yes.	Describe	Pet cats			\$0	\$	0.00
14.	Any other p		ousehold items you did no	t already list, including any	health aids you did not list	i		
	Yes.	Describe	Tools in the garage			\$500	\$	500.00
			=	, including any entries for p	= -			\$4,450.00
P	Part 4:	escribe Your Fin	ancial Assets					
Do	you own or	have any legal	or equitable interest in an	y of the following?			Current value of t portion you own? Do not deduct secure or exemptions	•
16.	Cash Examples: I	Money you have in	your wallet, in your home, in a	safe deposit box, and on hand w	hen you file your petition			

50.00

Yes. Describe.....

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Document
Last Name Desc Main First Name Middle Name

17.	Deposits o	f money					
			, or other financial accounts; certific If you have multiple accounts with t		eposit; shares in credit unions, brokerage houses, nstitution. list each.		
	No.		, ,				
	Yes.	Describe	Account Type:	Inst	itution name:		
	_		Savings Account		Chase Bank	\$	526.00
			Checking Account		Chase Bank		1,287.00
						<u> </u>	1,813.00
18.	Bonds, mu	tual funds, or p	ublicly traded stocks				
	Examples:	Bond funds, invest	ment accounts with brokerage firm	s, money	market accounts		
	No.						
	Yes.	Describe	Institution or issuer name:				0.00
10	Non nublic	ly traded stock	and interests in incorporated	l and uni	ncorporated businesses, including an interest in	\$	0.00
13.	No.	iy iraded stock	and interests in incorporated	i aliu ulii	nicorporated businesses, including an interest in		
	Yes.	Describe	Name of Entity and Percent o	f Owners	shin:		
		Describe	riamo el Emity ana i el contro			\$	0.00
20.	Governme	nt and corporat	e bonds and other negotiable	and nor	n-negotiable instruments		
	-		e personal checks, cashiers' check				
		able instruments a	re those you cannot transfer to son	neone by	signing or delivering them.		
	No.	D	leaver name:				
	Yes.	Describe	Issuer name:			\$	0.00
21.	Retirement	or pension acc	counts			*	
		-		savings a	ccounts, or other pension or profit-sharing plans		
	No.						
	Yes.	Describe	Type of account and Institutio	n name:			
			401(k) or similar plan		Through employer		41,000.00
						\$	41,000.00
22.	-	eposits and pre	paymenτs osits you have made so that you ma	av continu	e service or use from a company		
			andlords, prepaid rent, public utilitie	-			
	No.						
	Yes.	Describe	Institution name or individual:				
						\$	0.00
23.		A contract for a	periodic payment of money	to you, e	ither for life or for a number of years)		
	No.						
	Yes.	Describe	Issuer name and description:			\$	0.00
24.	Interests in	an education I	RA. in an account in a qualific	ed ABLE	program, or under a qualified state tuition program.	Ψ	0.00
		§ 530(b)(1), 529A					
	No.						
	Yes.	Describe	Institution name and description	on. Sepa	rately file the records of any interests.11 U.S.C. § 521(c):		
	_					\$	0.00
25.		litable or future	interests in property (other t	han anyi	hing listed in line 1), and rights or powers		
	No.	D					
	Yes.	Describe				•	0.00
26.	Patents, co	pyrights, trade	marks, trade secrets, and oth	er intelle	ectual property		
	-		imes, websites, proceeds from roya		• • •		
	No.						
	Yes.	Describe					
						\$	0.00
27.			other general intangibles	ociation bo	oldings, liquor licenses, professional licenses		
	No.	Danumy permits, e	notice incerious, cooperative asse	olation il	namgo, maao moonaca, professional moonaca		
	Yes.	Describe					
	□	2000,100				\$	0.00

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Desc Main

First Name Middle Name

Мо	ney or prop	erty owed to you	n	Current value of the portion you own? Do not deduct secured claims or exemptions	}
28.	Tax refund	s owed to you			
	No. Yes.	Describe		\$ 0.	.00
29.	Examples: I	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		_
	Yes.	Describe		\$ <u> </u>	.00
30.	Examples: I		wees you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else		_
	Yes.	Describe		\$0.	. <u>0</u> 0
31.		-	ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:		
	Yes.	Describe		\$ <u> </u>	.00
32.	If you are th	-	at is due you from someone who has died iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.		
	Yes.	Describe		\$0.	.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue		
	Yes.	Describe		\$0.	<u>.0</u> 0
34.	Other cont	ingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights		
	Yes.	Describe		\$0.	.00
35.	Any financ	ial assets you d	id not already list		
	Yes.	Describe		\$0.	. <u>0</u> 0
36.	Add the do	llar value of all o	of your entries from Part 4, including any entries for pages you have attached	\$42.9C2	<u></u>
	for Part 4. V	Vrite that numbe	er here>	\$42,863.	00]
	al Col		iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
37.	No.	n or have any le	gal or equitable interest in any business-related property?		
				Current value of the portion you own? Do not deduct secured claim or exemptions	S
38.	Accounts r	eceivable or co	mmissions you already earned		
	Yes.	Describe		\$0.	. <u>0</u> 0

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39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. Describe..... Yes. 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00

Case 16-19050 Dean

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Desc Main

Debtor 1

First Name Middle Name

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Last Name

Describe All Property You Own or Have an Interest in That You Did Not List Ab	ove	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 146,000.00
56. Part 2: Total vehicles, line 5	\$ 26,500.00	
57. Part 3: Total personal and household items, line 15	\$ 4,450.00	
58. Part 4: Total financial assets, line 36	\$ 42,863.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 73,813.00	\$ 73,813.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$219,813.00

Official Form 106A/B Schedule A/B: Property Page 8 of 8 Record # 710511

Fill in this in	formation to ider	ntify your case:	
Debtor 1	Dean	Harvey	Pope
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Check	one only, even if your sp	ouse is filing with you.	
	ming state and federal nonbankrupto			
=	ming federal exemptions. 11 U.S.C.	•		
	g	3(-)(-)		
2. For any propert	y you list on Schedule A/B that you	u claim as exempt, fill in	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	24822 W. Orchard Place Round Lake IL 60073 - Primary Residence	\$ _135,000	\$ _ 15,000	735 ILCS 5/12-901 - \$15,000.00
Line from Schedule A/B:	01		100% of fair market value, up to any applicable statutory limit	
Brief description:	1993 Ford F-150 with over 159,000 miles.	\$_ 1,500	\$ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set, lawn furniture	\$_2,000	 \$	735 ILCS 5/12-1001(b) - \$2,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	4 TVs, computer, laptop, printer, cell phone	\$1,500	 \$	735 ILCS 5/12-1001(b) - \$1,500.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 710511	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Debtor 1 Dean Harvey Document Page 19 of 62 ase Number (if known)

Middle Name

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption portion you own Schedule A/B that lists this property Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(b) - \$0.00 Brief Bobbleheads and cards description: \$ 200 Line from 100% of fair market value, up to 80 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(a),(e) - \$250.00 Everyday clothes Brief 250 description: 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief , Cash, 50.00 735 ILCS 5/12-1001(b) - \$50.00 \$ 50 description: Line from 100% of fair market value, up to 16 Schedule A/B: any applicable statutory limit Brief Savings Account, Chase Bank, 735 ILCS 5/12-1001(b) - \$450.00 \$ 526 526.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1006 - \$0.00 Brief 401(k) or similar plan, Through 41,000 employer, 41,000.00 description: Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? \square No ☐ Yes. 710511 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

Fill in this ir	Caso 16 1 nformation to identify		1 Filed 06/00/16	Entered 06/09/2 0 of 62	16 13:59:24	Desc Main	
	_		_	0 0.02			
Debtor 1	Dean	Harvey	Pope				
Debtor 2	First Name	Middle Name	Last Name				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Rankruptov Court for the	a: NODTHEDN F	District of ULLINOIS				
United States	s Bankruptcy Court for the	e. <u>NORTHERN</u> L	(State)			Check if this	n in an
Case Numbe (If known)	er					amended fil	
Official E	orm 106D					amenaca m	mig
	orm 106D	Who Hove	Claima Seassad by F	Nama autor			12/1
			Claims Secured by P ed people are filing together, both		or supplying correct		
nformation. If		d, copy the Additio	nal Page, fill it out, number the er			ny	
	editors have claims s	•	•				
_			court with your other schedules. Yo	uu have nothing else to rend	ort on this form		
	ill in all of the informat		sourt with your other sorieuties. To	a nave nothing cise to repe	or this form.		
Tes. Fi	iii iii aii oi the iniormat	ion below.					
Part 1:	List All Secured Claim	ıs					
			1.1. 1.1. 11.1		Column A	Column A	Column C
			one secured claim, list the creditor ticular claim, list the other creditors	•	Amount of claim	Value of collateral	Unsecured portion
		•	order according to the creditors na		Do not deduct the value of collateral	that supports this claim	If any
2.1 FORD	CRED		Describe the property that secure	es the claim:	\$ 15,987.00	\$ 12,000.00	\$ 3,987.00
Creditor's			2012 Ford Focus with over 40,00	00 miles			
Po Box	Box 542000		,				
Number	Street						
			As of the date you file, the claim i	is: Check all that apply.			
Omaha	1	NE 68154	Contingent Unliquidated				
City		State Zip Code	Disputed				
Who owes	s the debt? Check one.		Nature of Lien. Check all that apply	<i>(</i> .			
Debtor	1 only		An agreement you made (such as	s mortgage or secured			
Debtor	•		car loan)				
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	echanic's lien)			
At leas	t one of the debtors and	anotner	Judgment lien from a lawsuit Other (including a right to offset)				
	if this claim relates to	а					
	iunity debt t was incurred ²⁰	12-07-30	Last 4 digits of account number	8638			
0.0			Describe the property that secure		\$ 38,000.00	\$ 135,000.00	\$ 0.00
Creditor's	anking & Savings		24822 W. Orchard Place Round				
	arquette Ave		Primary Residence	Lake IL 00073			
Number	Street						
			As of the date you file, the claim i	is: Check all that apply.			
Minnea	apolis I	MN 55402	Contingent				
City		State Zip Code	Unliquidated Disputed				
Who owe	s the debt? Check one.		Nature of Lien. Check all that apply	<i>I</i> .			
Debtor			An agreement you made (such as				
Debtor	2 only		car loan)				
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	echanic's lien)			
At leas	t one of the debtors and	another	Judgment lien from a lawsuit				
	if this claim relates to	а	Other (including a right to offset)				
	iunity debt t was incurred ²⁰	07-2016	Last 4 digits of account number	NULL			
		ntries in Column A	on this page. Write that number		\$_53,987.00		

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Page 21 of 62 Case Number (if known) **Р**осиment Dean Harvey Debtor 1

Pai	Additional Page After Isiting any entries on this page, n by 2.4, and so forth.	number them beginning with 2.3, followed	Column A Amount of claim Do not deduct the value of collateral	Column A Value of collateral that supports this claim	Column C Unsecured portion If any
2.3	TCF Banking & Savings	Describe the property that secures the claim:	\$ 217,534.00	\$ <u>135,000.00</u>	<u>\$ 82,534.00</u>
	Creditor's Name 801 Marquette Ave Number Street	24822 W. Orchard Place Round Lake IL 60073 - Primary Residence			
		As of the date you file, the claim is: Check all that apply.	_		
	Minneapolis MN 55402 City State Zip Code	□Contingent □Unliquidated □Disputed			
,	Who owes the debt? Check one.	Nature of Lien. Check all that apply.			
	Debtor 1 only Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another Check if this claim relates to a community debt	Judgment lien from a lawsuit Other (including a right to offset)			
l .	Data Daht was incurred 2005-2016	Last 4 digits of account number 8001			

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>271,521.00</u>

Fill in th	Caco 16 1 nis information to identify		Filod 06/00/16	Entered 06/09/16 13:59:24 2 of 62	Desc Main	
	Doon	Hanyoy	Dono			
Debtor 1	Dean First Name	Harvey Middle Name	Pope Last Name			
Debtor 2		Middle Halle	Edot Namo			
(Spouse, if	filing) First Name	Middle Name	Last Name			
United S	States Bankruptcy Court for the	e : <u>NORTHERN</u> Distric	ct of <u>ILLINOIS</u>			
Case Nu	ımher		(State)		Check if this	is an
(If known					amended fili	ng
Officia	I Form 106E/F					
		rc Who Hove I	Jnsecured Claims			12/15
ist the oth I/B: Prope reditors weeded, co	ner party to any executor erty (Official Form 106A/E with partially secured clai py the Part you need, fill additional pages, write y	y contracts or unexpire B) and on Schedule G: E ms that are listed in Sc it out, number the entr	ed leases that could result in Executory Contracts and Une hedule D: Creditors Who Ha ies in the boxes on the left. A	is and Part 2 for creditors with NONPRIORITY of a claim. Also list executory contracts on Scheexpired Leases (Official Form 106G). Do not inve Claims Secured by Property. If more space Attach the Continuation Page to this page. On the continuation Page to the page.	edule clude any is	
1. Do any	y creditors have priority (unsecured claims agair	ıst you?			
No	o. Go to Part 2.	_	-			
Ye						
each o nonpri unsec	claim listed, identify what to ority amounts. As much a ured claims, fill out the Co	ype of claim it is. If a cla s possible, list the claims intinuation Page of Part	im has both priority and nonpris in alphabetical order accordi	secured claim, list the creditor separately for each riority amounts, list that claim here and show both ing to the creditor's name. If you have more than olds a particular claim, list the other creditors in Fouction booklet.)	h priority and two priority	
				Total claim	•	onpriority nount
Part 2:	List All of Your NONP	RIORITY Unsecured Clair	ms			
3. Do any	y creditors have nonprior	rity unsecured claims a	gainst you?			
П No	. You have nothing to rep	oort in this part. Submit	this form to the court with you	r other schedules.		
Ye		·	,			
nonpri include	ority unsecured claim, list	the creditor separately fone creditor holds a part	or each claim. For each claim	or who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list litors in Part 3.If you have more than three nonpr	t claims already	
Δν	ant INC			8948		otal claim 18,657.00
7.1	ditor's Name	La	ast 4 digits of account number		₽_	10,007.00
	0 N Lasalle St	w	hen was the debt incurred?	2015-2016		
Nur	mber Street					
-		A	s of the date you file, the claim Contingent	is: Спеск ан that apply.		
		IL 60654	Unliquidated			
City Who	owes the debt? Check one.	State Zip Code	Disputed			
D	ebtor 1 only					
	ebtor 2 only	<u> </u>	pe of NONPRIORITY unsecure	ed claim:		
=	ebtor 1 and Debtor 2 only	<u> </u>	Student loans	uration agreement or diverse		
=	least one of the debtors and		Obligations arising out of a sepa that you did not report as priority			
	heck if this claim relates to ommunity debt	Г	Debts to pension or profit-sharin			
ls the	claim subject to offest?	_	_			
N			Other. Specify Personal Lo	an		
Y	es					

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Case Number (if known) **Pocument** Dean Harvey Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capital ONE BANK USA N \$ 39.00 Last 4 digits of account number ____NULL

15000 Capital One Dr	When was the debt incurred? 2015-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Richmond VA 23238	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt		
Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify	
Yes	Other. SpecifyCredit Card of Credit Ose	
4.3 Capital ONE BANK USA N	Last 4 digits of account number NULL	\$ 2,429.00
Creditor's Name	Lust 4 digits of account number	·
15000 Capital One Dr	When was the debt incurred? 2015-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Richmond VA 23238	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes	Other. Speeding	
4.4 CBNA	Last 4 digits of account number NULL	\$ 3,041.00
Creditor's Name		
Po Box 6497	When was the debt incurred? 2016-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Sioux Falls SD 57117	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Credit Card or Credit Use	
Yes		

Record # 710511

Official Form 106E/F

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Case Number (if known) **Document** Harvey Dean Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** \$ 367.00 Last 4 digits of account number _ Creditor's Name 2015-2016 Po Box 6241 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls SD 57117 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Discover FIN SVCS LLC NULL \$ 3,142.00 Last 4 digits of account number 4.6 Creditor's Name 2016-2016 Po Box 15316 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilmington 19850 DE Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes FNB Omaha **NULL** \$ 6,008.00 4.7 Last 4 digits of account number Creditor's Name 2013-2016 Po Box 3412 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Omaha NE 68103 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

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Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify ___Credit Card or Credit Use

Case 16-19050 Doc 1 Filed 06/09/16 Entered 06/09/16 13:59:24 Desc Main Page 25 of 62
Case Number (if known) **Document** Harvey Dean Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Lending CLUB CORP \$ 13,544.00 Last 4 digits of account number Creditor's Name 2014-2016 71 Stevenson St Ste 300 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent CA 94105 San Francisco Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Personal Loan Yes SOFI Lending CORP \$ 25,273.00 Last 4 digits of account number 4.9 Creditor's Name 2016-2016 1 Letterman Dr Ste 4700 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent CA 94129 San Francisco Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Personal Loan Yes Syncb/PLCC **NULL** \$ 727.00 Last 4 digits of account number 4.10 Creditor's Name 2015-2016 Po Box 965024 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Orlando 32896 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Student loans

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify ___Credit Card or Credit Use

	First Name Middle Name	Last Name					
Par	Your NONPRIORITY Unsecured Claims - 0	Continuation Page					
After li	sting any entries on this page, number them b	peginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim			
4.11	Syncb/Walmart	Last 4 digits of account number	NULL	\$ <u>1,019.00</u>			
	Creditor's Name		2044 2046				
	Po Box 965024	When was the debt incurred?	2011-2016				
	Number Street						
		As of the date you file, the claim is:	Check all that apply.				
		Contingent					
	Orlando FL 32896	Unliquidated					
v	City State Zip Code Who owes the debt? Check one.	Disputed					
	Debtor 1 only	_					
lī	Debtor 2 only	Type of NONPRIORITY unsecured	claim:				
l i	Debtor 1 and Debtor 2 only	Student loans					
Ì	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce				
l i	Check if this claim relates to a	that you did not report as priority claims					
"	community debt	Debts to pension or profit-sharing plans, and other similar debts					
1	s the claim subject to offest?						
	No	Other. Specify Credit Card or Credit Use					
	Yes		NII II I	. 22.00			
4.12	TD BANK USA/Targetcred	Last 4 digits of account number	NULL	\$ <u>33.00</u>			
	Creditor's Name Po Box 673	When was the debt incurred? 2004-2016					
	Number Street	mon was the asst mounta.					
	Namber Street						
		As of the date you file, the claim is:	Check all that apply.				
	Minneapolis MN 55440	Contingent					
	City State Zip Code	Unliquidated					
<u> </u>	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:				
	Debtor 1 and Debtor 2 only	Student loans					
[At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce				
[Check if this claim relates to a	that you did not report as priority cla					
l .	community debt	Debts to pension or profit-sharing p	lans, and other similar debts				
	s the claim subject to offest?	Cradit Card on	O dit				
	Yes	Other. Specify Credit Card or	Credit Ose				
		4 You Already Listed					
Par	List Others to Be Notified for a Debt Tha	it fou Aiready Listed					
5. Us	e this page only if you have others to be notified	about your bankruptcy, for a debt that y	ou already listed in Parts 1 or 2. For				

Schedule E/F: Creditors Who Have Unsecured Claims

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Dean

Debtor 1

Dean Debtor 1

Harvey

Add the Amounts for Each Type of Unsecured Claim

₽дçument

Page 27 of 62 Case Number (if known)

			Total claim
Fotal claims From Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$74,279.00
	6j. Total. Add lines 6f through 6i.	6j.	\$

		0	16 10050	D 1	E:11 00/0/	0/4.0 E+	I OC/C	00/40 40.5	0.04	Daas Mai	_	
Fill	in this inf		identify your case	Doc 1	Eilad 06/0	J/16 Ent	8 of 62)9/16 13:5! !	9:24	Desc Maii	n	
Dol	htor 1	Dean	Н	arvey	Pope							
Dei	btor 1	First Name		dle Name	Last Name							
Del	btor 2											
(Spo	ouse, if filing)	First Name	Mid	dle Name	Last Name							
Uni	ited States I	Bankruptcy Co	urt for the : <u>NORTH</u>	IERN_ District						_		
	se Number				(State)					_	if this is an	
	known)									amend	led filing	
<u>Offi</u>	<u>cial Fo</u>	orm 106	<u>6G</u>									
Sch	edule	G: Exec	utory Cont	racts ar	d Unexpire	d Leases						12/
nform	ation. If m	ore space is	e as possible. If tw s needed, copy the name and case nu	additional pa	ople are filing toget age, fill it out, numb wn).	her, both are eq er the entries, a	ually responsil nd attach it to	ble for supplying this page. On the	correct top of any	/		
			ory contracts or u	•	•							
	No. Che	eck this box a	and submit this forn	n to the court	with your other sche	dules. You have	nothing else to	report on this for	m.			
	_				tracts or leases are							
								,	•			
2. Lis	st separat	ely each per	son or company w	ith whom yo	u have the contract	or lease. Then s	tate what each	contract or leas	e is for (fo	r		
	ample, re	-	ase, cell phone). S	see the instru	ctions for this form ir	the instruction b	ooklet for more	examples of exe	cutory cont	racts and		
un	icxpii cu ic	u3C3.										
P	Person or	company wi	th whom you have	the contract	or lease		State	what the contrac	ct or lease i	is for		
2.1	VW Cre	dit INC										
	Name	naklin Blyd										
	Number	anklin Blvd Street										
	Libertyvi	lle		IL	60048							
_	City			State	Zip Code							_
2.2												
	Name											
	Number	Street										
	City			State	Zip Code							
2.3												
	Name											
	Number	Street										
	Number	oucci										
	City			State	Zip Code							
$\overline{}$												_
2.4												
	Name											
	Number	Street										
					7: 0.1							
	City			State	Zip Code							
2.5												
	Name											
	Number	Street										

State Zip Code

City

Fill in this in	formation to ider	ntify your case:	
Debtor 1	Dean	Harvey	Pope
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)			

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Official Form 106H

Schedule H: Your Codebtors

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pages, wr	te your name and case numbe	r (if known). Answer every	question.	
1. D	o you have any coo	ebtors? (If you are filing a joint	case, do not list either spous	se as a codebtor.)	
	No.				
	Yes				
	=	s, have you lived in a commur aho, Lousiiana, Nevada, New M			roperty states and territories include Visconsin.)
	No. Go to line 3.				
	Yes. Did your sp	ouse, former spouse, or legal ed	uivalent live with you at the	time?	
	_	n community state or territory die	d you live?	Fill in the n	ame and current address of that person.
	Name of your spo	use, former spouse or legal equivalent			
	Number St	reet			
	City		State	Zip Code	
3 In	-	f vour codebtors. Do not inclu		•	is filing with you. List the person
		Form 106D), Schedule E/F (Off edule G to fill out Column 2. debtor	icial Form 106E/F), or Sche	dule G (Official Fo	Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1					Schedule D, line
	Name			_	Schedule E/F, line
	Number Stre	et			Schedule G, line
	City	S	tate Z	Zip Code	
3.2				_	Schedule D, line
	Name			_	Schedule E/F, line
	Number Stre	et		_	Schedule G, line
	City	S	tate Z	Zip Code	_
3.3				_	Schedule D, line
	Name			_	Schedule E/F, line
	Number Stre	et			Schedule G, line
	City	S	tate Z	Zip Code	

Official Form 106H Record # 710511 Schedule H: Your Codebtors Page 1 of 1

			17(7(7))	1 1111 OL OL
Fill in this i	nformation to ident	tify your case:		
Debtor 1	Dean	Harvey	Pope	
	First Name	Middle Name	Last Name	
ebtor 2				
Spouse, if filing)	First Name	Middle Name	Last Name	
Case Numbe		the :NORTHERN DISTRICT C		Check if this is:
(If known)				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date

Schedule I: Your Income

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Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	ort 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	Ŀ	Employed Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	Video Departmen	t		
	Occupation may Include student or homemaker, if it applies.	Employers name	Chicago Bears Fo	ootball Club, Inc.		
		Employers address	1920 Football Dri	ve		
			Lake Forest, IL 60	0045	,	
		How long employed there?	30 Years			
Pa	rt 2: Give Details About Monthl	ly Income				
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	ine the information for		,	
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.		y and commissions (before all pa calculate what the monthly wage w	-	\$7,223.64	\$0.00	
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00	
4.	Calculate gross income. Add line	e 2 + line 3.		\$7,223.64	\$0.00	

 Official Form 106I
 Record # 710511
 Schedule I: Your Income
 Page 1 of 2

Document Dean Harvey Debtor 1 Case Number (if known) First Name Last Name

				For Debtor 1		Debtor 2 or filing spouse		
	Сору	line 4 here	4.	\$7,223.64		\$0.00		
		payroll deductions:						
		ax, Medicare, and Social Security deductions	5a. 	\$2,141.92		\$0.00		
		landatory contributions for retirement plans	5b. —	\$0.00		\$0.00		
		oluntary contributions for retirement plans	5c. —	\$0.00		\$0.00		
		lequired repayments of retirement fund loans	5d. 	\$0.00		\$0.00		
		nsurance	5e.	\$0.00		\$0.00		
		omestic support obligations	5f. 	\$0.00		\$0.00		
	_	Inion dues	5g.	\$0.00		\$0.00		
		htter deductions. Specify:	5h. —	\$0.00		\$0.00		
		payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. _ =	\$2,141.92	_	\$0.00		
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$5,081.72		\$0.00		
		other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive				-		
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
	_	Specify:						
	8g.	Pension or retirement income	8g. —	\$0.00		\$0.00		
	8h.	Other monthly income. Specify: Reimbursements,	8h. —	\$120.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$120.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$5,201.72 +		\$0.00	. [\$5,201.72
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	, , , , , , , , , , , , , , , , , , ,		40.00		+ + + + + + + + + + + + + + + + + + +
	Incluother	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependen	,			11	\$0.00
		the amount in the last column of line 10 to the amount in line 11. The res		•				A=:
		that amount on the Summary of Schedules and Statistical Summary of Ce		s and Related Data, if i	applies		12.	\$5,201.72
13.	<u>x</u> 1	ou expect an increase or decrease within the year after you file this form No. ⁄es. Explain:	17					

FIII III IIIIS II	nformation to identify y	our case:					
Case Numbe		Harvey Middle Name Middle Name NORTHERN DISTRICT OF	Pope Last Name Last Name	Che		nt showing pos f the following	st-petition chapter 13 date:
(If known)					A separate f	iling for Debto	r 2 because Debtor 2
Official F	<u>form 106J</u>			Ц	maintains a	separate hous	sehold.
Schedu	le J: Your Ex	penses					12/14
more space is question.	needed, attach anothe	r sheet to this form. On th	e are filing together, both le top of any additional pa			_	
Part 1:	Describe Your Household	d					
X No.	Go to line 2. Does Debtor 2 live in a	separate household? Ist file a separate Schedule	e J.				
Do not in Debtor 2 Do not so names.	state the dependents'	each depend	this information for lent	Dependent's relat	•	Dependent's age	Does dependent live with you? X No Yes
	es of people other than f and your dependents	H_{i}^{m}					
Part 2:	Estimate Your Ongoing I	Monthly Expenses					
expenses as of the applicable Include exper of such assist	of a date after the bank e date. uses paid for with non- tance and have include	ruptcy is filed. If this is a cash government assistand it on Schedule I: Your I	ess you are using this form supplemental Schedule J, nce if you know the value ncome (Official Form 106).	check the box at the t	=		Your expenses \$1,400.00
	cluded in line 4:					7.	÷ ·, · · · · · · ·
4a. R	eal estate taxes					4a.	\$483.00
4b. Pr	operty, homeowner's, o	r renter's insurance				4b.	\$74.00
4c. H	ome maintenance, repai	r, and upkeep expenses				4c.	\$50.00
4d. Ho	omeowner's association	or condominium dues				4d.	\$0.00

Debtor 1 Dean Harvey Document Page 33 of 62
Pope Pope Case Number (if known)

	First Name Middle Name	Last Name		Your expens	ses
				тош олроно	
	Additional Mortgage payments for your resid	ence, such as home equity loans	5.		\$190.0
	Utilities: 6a. Electricity, heat, natural gas		6a.		\$150.0
	6b. Water, sewer, garbage collection		6b.		\$71.0
	6c. Telephone, cell phone, internet, satellite,	and cable service	6c.		\$250.0
	6d. Other. Specify:		6d.	\$	0.0
.	Food and housekeeping supplies		7.		\$200.0
	Childcare and children's education costs		8.		\$0.
	Clothing, laundry, and dry cleaning		9.		\$30.
	Personal care products and services		10.		\$35.
1.	Medical and dental expenses		11.		\$25.
2.	Transportation. Include gas, maintenance, bus	s or train fare.	12.		\$178.0
	Do not include car payments.				
3.	Entertainment, clubs, recreation, newspapers	s, magazines, and books	13.		\$40.
1.	Charitable contributions and religious donati	ons	14.		\$0.
	Insurance.				
	Do not include insurance deducted from your p	ay or included in lines 4 or 20.			
	15a. Life insurance		15a.		\$0.
	15b. Health insurance		15b.		\$0.
	15c. Vehicle insurance		15c.		\$132.
	15d. Other insurance. Specify:		15d.		\$0.
S. '	Taxes. Do not include taxes deducted from you	r pay or included in lines 4 or 20.			
	Specify:		16.		\$0.
' .	Installment or lease payments:				
	17a. Car payments for Vehicle 1		17a.		\$397.
	17b. Car payments for Vehicle 2		17b.		\$0.
	17c. Other. Specify:		17c.		\$0.
	17d. Other. Specify:		17d.		\$0.
3.	Your payments of alimony, maintenance, and	I support that you did not report as dedu	cted		
	from your pay on line 5, Schedule I, Your Inc	•	18.		\$0.
	Other payments you make to support others	-			•
	Specify:		19.		\$0.
). (Other real property expenses not included in	lines 4 or 5 of this form or on Schedule			
	20a. Mortgages on other property		20a.	Ф	\$ 0.
	20b. Real estate taxes		20b.	\$ 	0.
	20c. Property, homeowner's, or renter's insurar		20c.	\$ 	
	20d. Maintenance, repair, and upkeep expense	es	20d.	\$	0.
	20e. Homeowner's association or condominiun	n dues	20e.	\$	0.0

Official Form 106J Record # 710511 Schedule J: Your Expenses

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Dean Harvey Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$20.00 21. Other. Specify: ___Pet Care (\$20.00), 21. 22.. Your monthly expense: Add lines 4 through 21. \$3,725.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$5,201.72 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$3,725.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$1,476.72 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 710511 Schedule J: Your Expenses Page 3 of 3

Fill in this in	Il in this information to identify your case:					
Debtor 1	Dean	Harvey	Pope			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS (State)			
Case Number (If known)	-		_			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

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If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an	attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read th correct.	e summary and schedules filed with this declaration and that they are true and
🗶 /s/ Dean Harvey Pope	x
Signature of Debtor 1	Signature of Debtor 2
06/08/2016	
Date 06/08/2016 MM / DD / YYYY	Date MM / DD / YYYY

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Fill in this is	formation to ide		7001110111	
Fill in this in	nformation to ide	nuly your case:		
Debtor 1	Dean	Harvey	Pope	
202101	First Name	Middle Name	Last Name	_
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS	
			(State)	
Case Number (If known)	r		_	
(

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

O1. What is your current marital status? Married Not married During the last 3 years, have you lived anywhere other than where you live now? No. Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Dates Debtor 1 Debtor 2: lived there Dates Special equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
Married Not married During the last 3 years, have you lived anywhere other than where you live now? No. Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Dates Debtor 1 Debtor 2: Dates Debtor 2 lived there Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
During the last 3 years, have you lived anywhere other than where you live now? No. Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Dates Debtor 1 lived there Dates Debtor 2 lived there Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
During the last 3 years, have you lived anywhere other than where you live now? No. Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Dates Debtor 1 lived there Dates Debtor 2: lived there Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
No. Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Dates Debtor 1 lived there Dates Debtor 2: lived there Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
Debtor 1 Debtor 1 Debtor 2: Dates Debtor 2 lived there Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
Debtor 1 Dates Debtor 1 lived there Dates Debtor 2: Dates Debtor 2 lived there Dates Debtor 2: Dates Debtor 2 lived there Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
lived there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved there Silved
property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
No.
Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).
Explain the Sources of Your Income

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Debtor 1 Dean Harvey Pope Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$36,118 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$88,930 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$86,821 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Debtor 1 Dean Harvey Pope Case Number (if known) _ First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments FORD CRED Po Box Box Mortgage Monthly \$ 1,488 \$ 14,499 Car 542000 Omaha NE 68154 Credit card Loan repayment Suppliers or vendors Other TCF Banking & Savings 801 Monthly \$ 4,197 \$ 213,337 Mortgage Car Marquette Ave Minneapolis MN Credit card 55402 Loan repayment Suppliers or vendors Other ____ VW Credit INC 1401 Franklin Monthly \$ 1,191 <u>\$ 15,880</u> ■ Mortgage Car Blvd Libertyville IL 60048 Credit card Loan repayment Suppliers or vendors Other_

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Debto	or 1	Dean	Harvey	Pope	9	Case Number (if known)				
		First Name	Middle Name	Last Name	_	, , ,				
07	Insid corp ager such	lers include your relativ orations of which you a nt, including one for a b n as child support and a	re an officer, director, pe usiness you operate as a	r; relatives of any genera erson in control, or owne	ll partners; partnerships r of 20% or more of the	who was an insider? s of which you are a gener ir voting securities; and ar nents for domestic suppor	ny managing			
	1									
	П,	Yes. List all payments to	o an insider.							
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment			
80	an in Inclu	nsider? Ide payments on debts	ed for bankruptcy, did you		r transfer any property	on account of a debt that	benefited			
	=	No.	a an bastalan							
	П,	Yes. List all payments to	o an insider.							
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name			
	~~.	Identify Legal actic	ons, Repossessions, and I	Earadacurac						
	List	in 1 year before you file	ed for bankruptcy, were y	ou a party in any lawsui		nistrative proceeding? s, paternity actions, suppo	rt or custody			
	1	No.								
	□ \	Yes. Fill in the details.								
				Nature of the case	Court or	= -	Status of the case			
10		in 1 year before you file ck all that apply and fill		ny of your property repo	ssessed, foreclosed, ga	arnished, attached, seized	l, or levied?			
	No. Go to line 11									
		es. Fill in the informati	on below.							
11			filed for bankruptcy, dient because you owed a	- ·	g a bank or financial i	nstitution, set off any am	ounts from your accounts			
	1	No. Go to line 11								
		es. Fill in the informati	on below.							
12		-	led for bankruptcy, was a custodian, or another		n the possession of an	assignee for the benefit	of creditors, a			
	=	lo. 'es.								
		List Certain Gifts a	nd Contributions							
	art 5:			d witte ante wifte with	h a tatal value of mare	then \$600 ner nersen?				
13	_	-	filed for bankruptcy, did	a you give any gins will	n a total value of more	than \$600 per person?				
		No. Yes. Fill in the details fo	or each gift							
14	_		· ·	d you give any gifts or o	contributions with a to	tal value of more than \$6	00 to any charity?			
	1	-								
	_	res. Fill in the details fo	or each aift.							
P	art 6:	List Certain Losses	3							
15		iin 1 year before you fi bling?	led for bankruptcy or si	ince you filed for bankr	uptcy, did you lose an	ything because of theft,	fire, other disaster, or			
	_	No. Yes. Fill in the details fo	or each gift.							
P	art 7:	List Certain Payme	ents or Transfers							

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Debtor '	Dean	Harvey	Pope	Case I	Number (if known)	
	First Name	Middle Name	Last Name			
а	bout seeking bankrup	tcy or preparing a ba	y, did you or anyone else acting on inkruptcy petition? preparers, or credit counseling age			one you consulted
Г	¬ No.					
Ì	Yes. Fill in the details	S				
	Party Contact Info		Description and value of	any property transferred	Date paymor transfer	
	Geraci Law L.L.C.					Payment/Value:
	55 E. Monroe Stree	et #3400	-			\$4,000.00: \$0.00
	Chicago,IL 60603		-			paid prior to filing, balance to be paid
			-			through the plan.
	Party Contact Info		Description and value of		Date payme or transfer	
	Hananwill Credit Co	ounseling	Credit Counseling Services	S	2016	\$25.00
	115 N. Cross St.		-			
	Robinson, IL 62454	1	-			
			-			
р	-	eal with your credito	y, did you or anyone else acting on rs or to make payments to your cre you listed on line 16.		sfer any property to anyo	one who
	No.					
	Yes. Fill in the detail:	S.				
tı İr	ansferred in the ordin	ary course of your b ansfers and transfer	cy, did you sell, trade, or otherwise usiness or financial affairs? s made as security (such as the gra nave already listed on this statemer	anting of a security intere		
	_	i transiers triat you i	iave alleady listed on this statemen	и.		
	No. Yes. Fill in the details	s for each gift.				
	Vithin 10 years before eneficiary? (These are	-	otcy, did you transfer any property rotection devices.)	to a self-settled trust or s	similar device of which y	ou are a
	No. Yes. Fill in the detail	s for each gift.				
		Ü				
Par	List Certain Fina	ancial Accounts, Instr	uments, Safe Deposit Boxes, and Sto	rage Units		
s Ii	old, moved, or transfe nclude checking, savin	rred? igs, money market, c	y, were any financial accounts or in	ates of deposit; shares ir	· ·	
"	_	, cooperatives, assoc	ciations, and other financial institut	uons.		
	No.	•				
L	Yes. Fill in the detail	s.	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer

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ebtor	1	Dean	Harvey	Pope	Case Number (if known)					
		First Name	Middle Name	Last Name						
	-	you now have, or did y h, or other valuables?	ou have within 1 ye	ear before you filed for bankruptcy, a	ny safe deposit box or other depository f	or securities,				
	ı	No.								
[□ `	Yes. Fill in the details.								
				Who else had access to it?	Describe the contents	Do you still have it?				
22 F			in a storage unit or	place other than your home within '	1 year before you filed for bankruptcy?					
. I	=	No.								
L		Yes. Fill in the details.		Who else has or had access to it?	Describe the contents	Do you still have it?				
Par	rt 9:	Identify Property Y	ou Hold or Control fo	or Someone Else						
23	Doy ors	you hold or control any someone.	y property that som	neone else owns? Include any prope	rty you borrowed from, are storing for, or	hold in trust				
I	=	No.								
L		Yes. Fill in the details.		Where is the property?	Describe the property	Value				
Pari	t 10	Give Details About	Environmental Infor	mation						
For ti	he p	purpose of Part 10, the	following definitio	ns apply:						
h	aza	rdous or toxic substar	nces, wastes, or ma	_	ing pollution, contamination, releases of water, groundwater, or other medium, stes, or material.					
		means any location, fa used to own, operate,			law, whether you now own, operate, or uti	lize				
				onmental law defines as a hazardous taminant, or similar term.	waste, hazardous substance, toxic					
Repo	rt a	all notices, releases, ar	nd proceedings tha	t you know about, regardless of whe	n they occurred.					
24 F	las	any governmental uni	t notified you that y	you may be liable or potentially liable	e under or in violation of an environmenta	I law?				
l	1	No.								
[□ `	Yes. Fill in the details.								
				Governmental unit	Environmental law, if you know it	Date of notice				
25	lav	e you notified any gov	ernmental unit of a	ny release of hazardous material?						
	1	No.								
[□ `	Yes. Fill in the details.								
				Governmental unit	Environmental law, if you know it	Date of notice				
26 F	lav	e you been a party in a	any judicial or admi	nistrative proceeding under any env	rironmental law? Include settlements and	orders.				
 	=	No. Yes. Fill in the details.								
·				Court or agency	Nature of the case	Status of the case				
Part	: 11	Give Details About	Your Business or Co	onnections to Any Business						
27 v	Nith	nin 4 years hefore you	filed for hankrunte	v did vou own a business or have a	ny of the following connections to any bu	singes?				
- •	VILI	_		a trade, profession, or other activity,		SIII 655 :				
		=		ny (LLC) or limited liability partnersh	•					
		A partner in a partn	• •	,, making paranoloni	E X = 7					
		An officer, director,	•	utive of a corporation						
				or equity securities of a corporation						
		_								

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Debtor 1	Dean	Harvey	Pope	Case Number (if known)
DODIOI 1	First Name	Middle Name	Last Name	Case Humber (in Nilown)
	No. None of the obe	ura applica. Co to Dort 12		
		ove applies. Go to Part 12.	sila balaw for agab busingga	
	Yes. Check all that a	apply above and fill in the deta	ills below for each business.	
	hin 2 years before y titutions, creditors,	• • •	you give a financial statement to	anyone about your business? Include all financial
	No.			
	Yes. Fill in the detail	ls.		
		Date iss	ued	
Part 12	Sign Below			
				and I declare under penalty of perjury that the
18 U.	s.C. §§ 152, 1341, 1	519, and 3571.	nes up to \$250,000, or imprisonn	nent for up to 20 years, or both.
	Signature of Debtor	1	Signature of D	ebtor 2
	- 00/00/0040			
	Date 06/08/2016		Date	
	MM / DD /		Date	YYYY / QC
Did y	MM / DD /	YYYY		DD / YYYY s Filing for Bankruptcy (Official Form 107)?
Did y	MM / DD /	YYYY		
_	MM / DD /	YYYY		
■ 1	MM / DD / ou attach additiona	YYYY		s Filing for Bankruptcy (Official Form 107)?
■ N □ N Did y	MM / DD / ou attach additiona	YYYY	f Financial Affairs for Individuals	s Filing for Bankruptcy (Official Form 107)?

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re					
Dean Harvey	y Pope / Debtor		Case No:		
			Chapter:	Chapter 13	
	DISCLOSURE OF CO	MPENSATION OF ATT	ORNEY FOR DEI	BTOR	
compensation	t to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 n paid to me within one year before the filing of o be rendered on behalf of the debtor(s) in conte	the petition in bankruptcy,	or agreed to be paid	d to me, for services	ha
For lega	al services, I have agreed to accept	\$4,000.00			
Prior to	the filing of this statement I have received	\$0.00			
Balance	e Due	\$4,000.00			
2. The sou	rce of the compensation paid to me was:				
D	ebtor(s) Other: (specify				
3. The sou	rce of compensation to be paid to me is:				
I	Debtor(s) Other: (specify				
4. I ha	ave not agreed to share the above-disclosed comm.	pensation with any other p	erson unless they ar	re members and associate	S
I h	ave agreed to share the above-disclosed compen	sation with a other person	or persons who are	not members or associate	s
5. In return case, inc	n for the above-disclosed fee, I have agreed to re cluding:	nder legal service for all as	spects of the bankru	ptcy	
a. An bankruptcy;	alysis of the debtor's financial situation, and ren	dering advice to the debtor	r in determining wh	ether to file a petition in	
b. Pre	eparation and filing of any petition, schedules, st	atements of affairs and plan	n which may be req	uired;	
c. Rej	presentation of the debtor at the meeting of cred	itors and confirmation hear	ring, and any adjour	ned hearings thereof;	
6. By agree	ement with the debtor(s), the above-disclosed fee	e does not include the follo	owing service:		
	I certify that the foregoing is a complete payment to	CERTIFICATION e statement of any agreeme	nt or arrangement f	or	
	me for representation of the debtor(s) in this	s bankruptcy proceedings.			
	Date: 06/08/2016	/s/ Megan Dawn Hayes			
	Date	Signature of Attorney			
		Geraci Law L.L.C.			

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Name of law firm

NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



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- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 16-19050 Doc 1 Filed 06/09/16 Entered 06/09/16 13:59:24 Dass Main Any portion of the retainer that is not required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney has received,\$	
toward the flat fee, leaving a balance due of \$ 4,000; and \$ 310	_for expenses
leaving a balance due for the filing fee of \$	



Case 16-19050 Doc 1 Filed 06/09/16. Entered 06/09/16 13:59:24 Desc Main 4. In extraordinary circumstances, such as extended evidence of appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: $\frac{5}{20}$, $\frac{1}{100}$

Signed:

Debtor(s)

Co-Debtor(s)

Attorney for the perior(s)

Do not sign this agreement if the amounts are blank.

Case 16-19050 Doc 1 File **Get Aci Law Erte G**ed 06/09/16 13:59:24 Desc Main National Headquarters: 55 E. Monroe Street #360 Chicago பு இதற்கு 01862-925-1313 help@geracilaw.com



Date: 5/20/2016

Consultation Attorney: SJG

Record #: 710-511

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility.

Injury or other claims or property | must disclose any such claims or propery | now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$\frac{1000}{1000} \text{per month for 600} \text{months}. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Dean Pope (Debter)

(Joint Debtor)

Attorney for the Septorus Representing Geraci Law L.L.C.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dean Harvey Pope / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/08/2016 /s/ Dean Harvey Pope

Dean Harvey Pope

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

B 201A (Form 201A) (11/11) 710511 Page 1 of 2 Record #

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Form B 201A, Notice to Consumer Debtor(s)

In re Dean Harvey

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 06/08/2016	/s/ Dean Harvey Pope	
	Dean Harvey Pope	
Dated: 06/08/2016	/s/ Megan Dawn Hayes	
	Attorney: Megan Dawn Hayes	_

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Debto	r1 Dean	Harvey	Pope	Case Number (if ki	nown)			
	First Name	Middle Name	Last Name					
Par	t 6: Answer These Question	ns for Reporting Purposes						
16.	What kind of debts do	16a. Are your debts as "incurred by ar	primarily consumer de	bts? Consumer debts are definersonal, family, or household pu	ned in 11 U.S.C. § 101(8) urpose."	_		
	you have?	No. Go to line Yes. Go to line	e 16b.					
		16b. Are your debts money for a busin	16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
		□No. Go to line □Yes. Go to line	•					
		16c. State the type of c	lebts you owe that are not o	consumer debts or business del	bts.			
17.	Are you filing under	No. I am not filin	ig under Chapter 7. Go to li	ine 18		***************************************		
	Chapter 7?	<u> </u>	•	imate that after any exempt pro	pperty is excluded and			
	Do you estimate that after any exempt property is			unds will be available to distribu				
	excluded and	□No.						
	administrative expenses are paid that funds will be	Yes.						
	available for distribution							
	to unsecured creditors?							
у	How many creditors do	1-4 9	□ 1,000	⊢ 5,000	25,001-50,000	***********************		
	you estimate that you owe?	50-99	□ 5,001 —		<u></u> 50,001-100,000			
	ower	☐ 100-199 ☐ 200-999	∐ 10,00	11-25,000	☐ More than 100,000			
-					—	-		
19.	How much do you estimate your assets to	□ \$0-\$50,000 □ \$50,001-\$100,000		10,001-\$10 million	\$500,000,001-\$1 billion			
	be worth?	\$100,001-\$500,000		00,001-\$50 million 00,001-\$100 million	☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion			
		\$500,001-\$1 millio		,000,001-\$100 million	☐ More than \$50 billion			
20.	How much do you	☐ \$0-\$50,000		0,001-\$10 million	□\$500,000,001-\$1 billion	distance:		
	estimate your liabilities	\$50,001-\$100,000		100,001-\$50 million	□\$1,000,000,001-\$10 billion			
	to be?	\$100,001-\$500,00	= : :	00,001-\$100 million	\$10,000,000,001-\$50 billion			
		□ \$500,001-\$1 millio		000,001-\$500 million	☐ More than \$50 billion			
Pari	7: Sign Below			•				
		I have examined this pe	atition, and I declare under p	enalty of perjury that the inform	nation provided is true and			
or y	/ou	correct.						
				that I may proceed, if eligible, ef available under each chapte				
				ree to pay someone who is not required by 11 U.S.C. § 342(b)				
		I request relief in accord	lance with the chapter of titl	e 11, United States Code, spec	ified in this petition.			
			can result in fines up to \$25	property, or obtaining money or 0,000, or imprisonment for up to	r property by fraud in connection o 20 years, or both.			
		x Da	1 pe	<u> </u>				
		Signature of Debto	or 1	Signatur	e of Debtor 2			
		Executed on _ : <u>(</u>	<u></u>	Execute	d on			
			MM / DD / YYYY		MM / DD / YYYY			

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Debtor 1	Dean	Harvey	Pope	Case Number (if known)	
	First Name	Middle Name	Last Name			
For your attorney, if you are represented by one if you are not represented by an attorney, you do not need to file this page.		proceed under Chap each chapter for whi 11 U.S.C. § 342(b) a the information in the Signature of At	ter 7, 11, 12, or 13 of title 11, United S ch the person is eligible. I also certify ind, in a case in which § 707(b)(4)(D) a e schedules filed with the petition is inc	on, declare that I have informed the debtor(s) about eligibility to united States Code, and have explained the relief available under certify that I have delivered to the debtor(s) the notice required by (4)(D) applies, certify that I have no knowledge after an inquiry that on is incorrect. Date Dated: Dated: 12016		
		Megan D	Dawn Hayes			
			aw L.L.C.			
		Firm name				
		55 E. Mo	onroe St., #3400			
		Number Stre	et			
		Chicago		IL	60603	
		City		State	ZIP Code	
٠		Contact Phone	312-332-1800	Email add	ress <u>ndil@gerac</u>	ilaw.com
		6301710)	IL		
		Bar number		State		

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Fill in this in	formation to ider	ntify your case:				
Debtor 1	Dean	Harvey	Pope			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)					
Case Number (If known)	·	· ·				

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to help you fill out ba	nkruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary and schedules filed correct.	d with this declaration and that they are true and
Signature of Debtor 1	btor 2
Date :	O / YYYY

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Debtor 1	Dean	Harvey	Роре	Case Number (if known)
	First Name	Middle Name	Last Name	Case Names (i Nioni)
		ove applies. Go to Part 12. apply above and fill in the det	alls below for each business.	AND THE RESERVE OF THE PROPERTY OF THE PROPERT
²⁸ Wit ins	to anyone about your business? Include all financial			
	No.			
	Yes. Fill in the detail	ls.		
		Date Iss	ued	
Part 12	Sign Below			
in co	Signature of Debtor	rrect. I understand that maki ikruptcy case can result in fi 519, and 3571.	ing a false statement, concealing the sup to \$250,000, or imprison the sup to \$250,000 and supplies the suppl	DD / YYYY
Did y	ou attach additional	pages to Your Statement of	f Financial Affairs for Individua	als Filing for Bankruptcy (Official Form 107)?
N	o			
ΠY	es			
Did y	ou pay or agree to p	pay someone who is not an a	attorney to help you fill out ban	kruptcy forms?
N	o			
□ Y	es. Name of persor	1		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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DISCLAIMER Debtors have fead and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litern or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATEJUL

Dated: (

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dean Harvey Pope / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: <u>ዺ / Ӄ</u> /2016

Dean Harvey Pope

X Date & Sign

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Dean Harvey Pope

Date: 🕊 / 👸 /2016

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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Debtor 1	Dean	Harvey	Pope	Case Number (if known)	
	First Name	Middle Name	Last Name		
Part 5:	Sign Below				
	By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.				
	- De				
	Dean Harvey Pope				
- · - · · · · · · · · · · · · · · · · ·					
	Date: Dated: (0 /	<u>) /</u> 2016			

Form B 201A, Notice to Consumer Debtor(s)

In re Dean Harvey Pope / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: *(k | 8 __/*2016

Dean Harvey Pope

X Date & Sign

Dated: 1/9 /2016

Attorney: Megan Dawn Hayes

Form B 201A, Notice to Consumer Debtor(s)

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